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10/611,781	06/30/2003	John T. Keis	49335.1100	1892

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EXAMINER
LOFTUS, ANN E

ART UNIT	PAPER NUMBER
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NOTIFICATION DATE	DELIVERY MODE
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

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Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE _3_ MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on _02 April 2008_.
2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.
3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) _1-13_ is/are pending in the application.
    4a) Of the above claim(s) _____ is/are withdrawn from consideration.
5)☐ Claim(s) _____ is/are allowed.
6)☒ Claim(s) _1-13_ is/are rejected.
7)☐ Claim(s) _____ is/are objected to.
8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.
10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.
    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
    a)☐ All   b)☐ Some * c)☐ None of:
      1.☐ Certified copies of the priority documents have been received.
      2.☐ Certified copies of the priority documents have been received in Application No. _____.
      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1)☒ Notice of References Cited (PTO-892)
2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3)☐ Information Disclosure Statement(s) (PTO/SB/08)
    Paper No(s)/Mail Date _____.

4)☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____ .
5)☐ Notice of Informal Patent Application
6)☐ Other: _____.

DETAILED ACTION

Status of the Claims

1.   This action is in response to an amendment filed on 4/2/08. Claims 1-13 are

pending. Claim 13 is new. Priority is claimed from a provisional filed 1/14/03.

2.   The remarks request an advisory action. The remarks were signed on 4/2/08 and

an advisory action was mailed 4/11/08. This is presumed sufficient.

Response to Arguments

3.   The applicant argues that claim 1 is not taught by the references. Claim 1 is the

only independent claim. The argument is moot because the extensive amendments to

claim 1 force new grounds of rejection.

The new grounds of rejection involve a large number of references. The applicant

is reminded that reliance on a large number of references does not weigh against

holding of obviousness (In re Gorman, 18 USPQ2d 1885 (CAFC)). The examiner finds

that the invention is an application of integration software to six banking systems. Battas

teaches integration software and enterprise application integration in col 1. The

specification mentions an integration software product on the market at the time of the

invention: WebSphere by IBM in paragraph 39. A large number of references were

required to cover the claimed details of the six systems connected by the integration

software.

Inventorship

4.   This application lists three inventors on the oath: John Keis, Larry Mitsch and

Suresh Srinivasan. Claim 13 relies on subject matter from another application,

10378465, incorporated by reference, which lists Simon Silva as inventor. Who is the

inventor of the subject matter claimed? If it is Simon Silva, then an oath or declaration

by each actual inventor or inventors listing the entire inventive entity has not been

submitted. Further the inventorship may need correction. See 37 CFR 1.48(a) and

MPEP 201.03 for details about how to correct inventorship.

Claim Rejections - 35 USC § 101

5.   35 U.S.C. 101 reads as follows:

> Whoever invents or discovers any new and useful process, machine, manufacture, or composition of
> matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the
> conditions and requirements of this title.

6.   Claims 1-13 are rejected under 35 U.S.C. 101 because the claimed invention is

directed to non-statutory subject matter.

As to claim 1, a system comprised of a request processor, five managers and a

validator. Because the managers are coupled to the processor, and configured to

perform, it is understood that the managers are not human. The issue is whether the

entire system could be software per se, because software independent of any physical

device or medium is not statutory subject matter. The broadest reasonable

interpretation of the claim language includes embodiments composed of software per

se.

The request processor claimed is not the sort of processor normally made as hardware to support generic commands for the operating system, because it includes higher specialized functions. For example, the request processor in paragraph 16 of the specification is capable of enforcing business rules from a database.

The specification in paragraph 47 says the invention as in the drawings may be implemented in computer program instructions. Paragraph 51 says the invention may be a computer program product, and entirely software. In light of the specification, an interpretation of the claim language to include only software elements is reasonable. Since the claim language includes within its scope a non-statutory embodiment of software per se, it must be rejected.

Claim Rejections - 35 USC § 112

7.   The following is a quotation of the first paragraph of 35 U.S.C. 112:

> The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same and shall set forth the best mode contemplated by the inventor of carrying out his invention.

8.   Claim 13 is rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the written description requirement. The claim(s) contains subject matter which was not described in the specification in such a way as to reasonably convey to one skilled in the relevant art that the inventor(s), at the time the application was filed, had possession of the claimed invention.

Claim 13 is drawn to a fraud manager as part of a financial transaction system. The system is portrayed in the drawings without the fraud manager. The examiner finds

no explanation of a fraud manager in the specification nor the provisional. The

specification incorporates application 10378465 by reference, but that does not explain

a fraud manager as part of a financial transaction system either. Is the fraud manager

part of the request processor or part of the electronic payment manager? Where is this

supported?

9.   The following is a quotation of the second paragraph of 35 U.S.C. 112:

> The specification shall conclude with one or more claims particularly pointing out and distinctly
> claiming the subject matter which the applicant regards as his invention.

10.   Claim 13 is rejected under 35 U.S.C. 112, second paragraph, as being indefinite

for failing to particularly point out and distinctly claim the subject matter which applicant

regards as the invention.

Claim 13 recites a fraud manager configured to " determine a first constant by

dividing a time period to withdraw a predetermined percentage of said withdrawal value

by said withdrawal value. The withdrawal value was determined in a previous step. It is

unclear how to get a value usable for division from "a time period to withdraw a

predetermined percentage of said withdrawal value." If the withdrawal value is $1000,

and the predetermined percentage is 25%, then what is the value of a time period to

withdraw $250? How do you calculate that? What if the person withdraws $300 every

other Friday, then what is the value of a time period to withdraw $250? The metes and

bounds of the claim are unclear.

Claim 13 further recites determine by a marker (from a previous step) a second

constant which is indicative of at least one of a previous transaction and a future

account transaction. A marker is generally a flag that marks a record as included in a

category. How do you determine a constant from a marker? How do you indicate a

future transaction which has no record yet? The subject matter is not distinctly claimed,

thus the metes and bounds of the claim are unclear.

Claim 13 refers to "said audit" which lacks antecedent basis. To which audit does

the claim refer?

Claim 13 refers to further comprising a fraud manager. How does the fraud

manager fit into the system? Is it a request processor further comprising a fraud

manager, or is it an electronic payment manager further comprising a fraud manager?

Where is this supported in the specification? The metes and bounds are unclear.

Claim Rejections - 35 USC § 103

11.   The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set
> forth in section 102 of this title, if the differences between the subject matter sought to be patented and
> the prior art are such that the subject matter as a whole would have been obvious at the time the
> invention was made to a person having ordinary skill in the art to which said subject matter pertains.
> Patentability shall not be negatived by the manner in which the invention was made.

12.   Claim 1 is rejected under 35 U.S.C. 103(a) as being unpatentable over

- US Patent No. 5483445 filed 21 Oct 1993 by Pickering,

- in view of US Patent No 6578015 filed 31 Aug 1999 by Haseltine et al,

- in view of US Patent 6070150 filed 10/18/96 by Remington

- in view of US Patent 6045039 filed 10/16/97 by Stinson et al.

- in view of US Patent No 5504677 filed Oct 15 1992 by Pollin

- And in view of US Patent 6757689 filed 9/7/2001 by Battas.

Let the combination of these six references be known as Pickering+5.

As to claim 1, Pickering teaches <u>a remittance manager</u> configured to process

incoming bank payments to a banking service in lines 55-68 col 13. A remittance

manager is a banking service.

Pickering teaches <u>an electronic payment manager</u> configured to process

outgoing electronic payments from the banking service in col 12 line 50. Pickering

teaches <u>a request processor</u> (communications manager) in Figure 1.

Pickering does not specifically teach a transaction manager. Haseltine teaches a

<u>financial transaction manager</u> configured to perform banking instructions related to

various financial transactions in Fig 2. It would have been obvious to a person of

ordinary skill in the art at the time of the invention to modify Pickering to add a financial

transaction manager configured to perform banking instructions related to various

financial transactions in order to manage, track and verify internal account transfers.

Pickering does not explicitly teach formatting incoming bank payments.

Remington teaches in col 7 lines 50-60 and col 5 lines 10-35 formatting incoming bank

payments (remittance information). Remington's payments It would have been obvious

to a person of ordinary skill in the art at the time of the invention to modify the Pickering

Haseltine combination to explicitly add formatting incoming payments in order to

facilitate compatibility with existing systems.

Pickering does not teach validating incoming bank payments according to

internal rules and external rules applicable to the banking service. Stinson teaches

validating a payment (transaction) against rules in col 12 lines 15-28 and fig 9. Stinson

teaches example rules which reflect internal and external considerations. A person of

ordinary skill in the art would understand that banking is governed by both internal

corporate and external regulatory rules. It would have been obvious to a person of

ordinary skill in the art at the time of the invention to modify Pickering to add validating

incoming payments according to internal rules and external rules in order to catch

problems before funds are transferred.

The Pickering Haseltine combination does not specifically teach a financial

institution validator. Pollin teaches a financial institution validator configured to validate

data regarding external institutions relating to the banking service in col 9 lines 45-68.

It would have been obvious to a person of ordinary skill in the art at the time of the

invention to modify the Pickering Haseltine combination to add a financial institution

validator configured to validate data regarding external institutions relating to the

banking service in order to ensure that financial institution data is correct and current.

The Pickering Haseltine combination does not specifically teach an arrangement

manager. Pollin teaches an arrangement manager (scheduler) configured to receive

banking requests for periodic and requested movement of funds in col 4 lines 18-22.

Combining Pollin's arrangement manager with Pickering and Haseltine would result in

an arrangement manager for the banking service. It would have been obvious to a

person of ordinary skill in the art at the time of the invention to modify the Pickering

Haseltine combination to add an arrangement manager(scheduler) configured to

receive banking requests for at least one of periodic and requested movement of funds

for said banking service in order to avoid errors from manually triggering periodic events.

The Pickering Haseltine combination does not specifically teach a check writing manager. Pollin teaches <u>a check writing manager</u> configured to generate a print request to print a bank check and to validate a requested bank check against a requested bank check amount against an available bank account balance at the banking service in items 216 and 218 of Fig. 2, described in col 12 line 15 to col 13 line 53. Pollin teaches maintaining bank account information for validating sufficient funds in col 11 line 53 to col 12 line 32. Pollin implies that the sufficient funds information as maintained by a separate entity than the main system components, buit it could still be considered part of the system. While Pollin's account information is maintained remotely from the check writing manager, it could be considered part of the same system. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify the Pickering Haseltine combination to add a check writing manager configured to generate a print request to print a bank check and to maintain bank account information to validate a requested bank check amount against an available bank account balance at the banking service in order to satisfy customers who wish to be paid by check.

Pickering does not explicitly teach receiving instructions in a format that is usable by an existing financial system of a financial institution. Haseltine teaches in col 4 line 53 to col 5 line 36 formats and translators for transaction data, including OFX, which is usable by an existing financial system of a financial institution. Remington teaches in col 7 lines 50-60 formatting for compatibility with legacy systems. It would have been

obvious to a person of ordinary skill in the art at the time of the invention to modify

Pickering to add receiving instructions in a format that is usable by an existing financial

system of a financial institution in order to allow the instructions to be processed.

The financial transaction manager of Haseltine is not explicitly described to

perform instructions related to various financial transactions, wherein said banking

instructions include formatted payments, periodic and requested movement of funds,

and validated banking data regarding external institutions, and wherein the banking

instructions are received in a format that is usable by an existing financial system of a

bank. However, each of these elements was known in the art as described above. Each

of the elements performs as expected in the combination, without unexpected results. It

would have been within ordinary creativity and reasoning to a person of ordinary skill in

the art at the time of the invention to modify Pickering Haseltine to add, with predictable

results and a reasonable expectation of technical success, a financial transaction

manager to perform banking instructions related to various financial transactions,

wherein said banking instructions include formatted payments, periodic and requested

movement of funds, and validated data regarding external institutions, and wherein the

instructions are received in a format that is usable by an existing financial system of a

bank, since the elements were known.

The remaining claim elements, from the top of page 3 to the end of claim 1 on

page 4, consist of the elements discussed above with the following simple substitution:

instead of a banking service, they are applied first to a credit service then to a

brokerage service. Pollin teaches a credit service (savings and loan) and a brokerage

service in col lines 50-55. Substituting a credit service or a brokerage service for the banking service would not pose a particular challenge for one of ordinary skill in the art. While application integration projects were large and expensive at the time of the invention, the integration methods were known, as taught by Battas col 1 line 25 to col 2 line 25. The results would have been predictable and there would be a reasonable expectation of technical success. Thus it would have been obvious to a person of ordinary skill in the art at the time of the invention to modify the elements above to apply to a credit service or brokerage service because it is a simple substitution of known elements.

To summarize, the claimed elements of the six subsystems, the request processor, remittance manager, arrangement manager, financial institution validator, financial transaction manager, check writing manager, and electronic payment manager are old and well-known. Using these in credit and brokerage operations as well as banking is obvious by substitution of known elements as above. Integrating the systems is old and well-known by Battas. Thus the invention is a combination of known elements, where each element performs as known. A person of ordinary skill in the art at the time of the invention would have understood how to apply an integration tool to combine these elements with predictable results and a reasonable expectation of success.

13.   Claims 2 and 3 are rejected under 35 U.S.C. 103(a) as being unpatentable over

Pickering+5, as applied above, further in view of US Patent No. 6493680 filed 19 Feb

1998 by Logan et al.

As to claim 2, the parent limitations are addressed above. Pollin teaches a front-

end in col 15 line 20, but the Pickering Haseltine Pollin combination does not specifically

teach an internal and external front-end. Logan teaches a front-end (interface

component) for internal use and a front-end for external use in col 4 lines 50-60. It

would have been obvious to a person of ordinary skill in the art at the time of the

invention to modify the Pickering Haseltine Pollin combination to add a front-end for

internal use and a front-end for external use because it allows each group of users to

have the tools and data they use presented in a useful way.

As to claim 3, the Pickering Haseltine combination does not specifically teach a

message system. Pollin teaches a message system in block 210 of Figure 2. It would

have been obvious to a person of ordinary skill in the art to modify the Pickering

Haseltine combination to add communication via a messaging in order to let operators

and other systems know of events that occur.

14.   Claim 4 is rejected under 35 U.S.C. 103(a) as being unpatentable over Pickering

+ 5 as applied above, and Logan, further in view of US Patent No. 5930778 filed 11 July

1996 by Geer.

As to claim 4, the parent limitations are addressed above. The Pickering

Haseltine Pollin combination does not specifically teach scanning a remittance and

assigning an identifier. Geer teaches in claim 15 scanning incoming remittances into electronic format, assigning a unique identifier to each remittance, and storing said unique identifier with data regarding the incoming remittance. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify the Pickering Haseltine Pollin combination to add scanning incoming remittances into electronic format, assigning a unique identifier to each remittance, and storing said unique identifier with data regarding the incoming remittance because it enables electronic processing of the remittance, and allows easier retrieval of the remittance data than filing the paper copy.

15.   Claim 5 is rejected under 35 U.S.C. 103(a) as being unpatentable over Pickering+5 as applied above, and Logan and Geer as applied above, further in view of US Patent No. 5220501 filed 8 Dec 1989 by Lawlor.

As to claim 5, the parent limitations are addressed above. The Pickering Haseltine Pollin combination does not specifically teach translating instructions. In col 21 lines 3-20 Lawlor teaches receiving instructions from a request processor, translating the instructions into a format readable by another system and transmitting the translated instructions to another system. It would have been obvious to a person of ordinary skill in the art at the time of the invention to modify the Pickering Haseltine Pollin combination to add receiving instructions from a request processor, translating the instructions into a format readable by another system and transmitting the translated instructions to another system because the process of settling transactions requires

communications with many systems and translation would enable more transactions to

be processed.

16.   Claims 6-12 are rejected under 35 U.S.C. 103(a) as being unpatentable over

Pickering+5 as applied above and Logan and Geer and Lawlor as applied above, further

in view of Official Notice.

As to claim 6, the parent limitations are addressed above. The Pickering

Haseltine combination does not specifically teach check writing. Pollin teaches in col 12

line 38 to col 13 line 54 receiving a request to write a check, formatting said request,

and sending a print request to a printer. It would have been obvious to a person of

ordinary skill in the art at the time of the invention to modify the Pickering Haseltine

combination to add receiving a request to write a check, formatting said request, and

sending a print request to a printer in order to be able to make payments to entities who

wish to be paid by check. The Pickering Haseltine Pollin combination does not

specifically teach storing data regarding each print request in a database. Official Notice

[now admitted prior art] is taken that businesses keep records of checks printed for

audits and to prevent fraud. It would have been obvious to a person of ordinary skill in

the art at the time of the invention to modify the Pickering Haseltine Pollin combination

to add storing data regarding each print request in a database in order to have a record

of each check printed to prevent fraud and for audits.

As to claim 7, the Pickering Haseltine Pollin combination does not specifically

teach receiving a request to perform an electronic transaction, formatting said request

into a form usable by an electronic payment network, sending said formatted request to

an electronic payment network and storing data regarding each request in a database.

In col 21 lines 3-20 Lawlor teaches receiving a request to perform an electronic

transaction, formatting said request into a form usable by an electronic payment

network, sending said formatted request to an electronic payment network and storing

data regarding each request in a database. It would have been obvious to a person of

ordinary skill in the art at the time of the invention to modify the Pickering Haseltine

Pollin combination to add receiving a request to perform an electronic transaction,

formatting said request into a form usable by an electronic payment network, sending

said formatted request to an electronic payment network and storing data regarding

each request in a database because the ability to reformat transactions would enable

more transactions to be processed and storing the data would provide a record for later

verification.

As to claim 8, the Pickering Haseltine combination does not specifically teach

creating periodic arrangements, validating arrangements against pre-determined

criteria, storing arrangements, including a scheduled date, comparing a current date

with scheduled dates, and transmitting messages regarding scheduled arrangements.

Pollin teaches creating periodic arrangements, validating arrangements against pre-

determined criteria, storing arrangements, including a scheduled date, comparing a

current date with scheduled dates, and transmitting messages regarding scheduled

arrangements. It would have been obvious to a person of ordinary skill in the art to

modify the Pickering Haseltine combination to add creating periodic arrangements,

validating arrangements against pre-determined criteria, storing arrangements,

including a scheduled date, comparing a current date with scheduled dates, and

transmitting messages regarding scheduled arrangements in order to support a

scheduling function for routine transaction instead of manually re-entering them or trying

to remember to execute them at the proper time.

As to claim 9, Pickering does not specifically teach validating transactions.

Haseltine teaches validating transactions in col 6 lines 57-65. It would have been

obvious to a person of ordinary skill in the art at the time of the invention to modify

Pickering to add validating transactions because that way errors would be identified and

appropriate alerts and actions could be started. The Pickering Haseltine Pollin

combination does not specifically teach directing transactions to an appropriate

component. Lawlor col 20 lines 11 –29 teaches directing transactions to an appropriate

component. It would have been obvious to a person of ordinary skill in the art at the time

of the invention to modify the Pickering Haseltine Pollin combination to add directing

transactions to an appropriate component in order to avoid the overhead of excess

processing if all systems were to receive all transactions.

As to claim 10, Pickering Haseltine does not explicitly teach internal rules

including minimum balance, maximum balance, minimum transfer amounts, maximum

transfer amounts, and daily limits on withdrawals. Stinson Fig 9 teaches transfer amount

(check) exceeding set limits as an internal rule. Offiial Notice [now admitted prior art] is

taken that it is old and well-known for a financial institution to have internal rules

regarding minimum balance, maximum balance, minimum transfer amounts, maximum

transfer amounts, and daily limits on withdrawals. It would have been obvious to a

person of ordinary skill in the art at the time of the invention to modify Pickering

Haseltine to add teach internal rules including minimum balance, maximum balance,

minimum transfer amounts, maximum transfer amounts, and daily limits on withdrawals

in order to quickly identify problematic transactions.

As to claim 11, Logan teaches in col 6, lines 1-10, government reporting. A

person of ordinary skill in the art would have understood that the external business rules

include reporting regulations relating to a government agency because it is old and well-

known that financial institutions have to report some transactions to the government.

As to claim 12, Pickering teaches an electronic payment processor configured to

process outgoing electronic payments in col 12 line 50. An electronic payment manager

is understood to process outgoing electronic payments. A person of ordinary skill in the

art at the time of the invention would have understood that the outgoing payments could

be to entities within a single financial institution. For example, if a certain payee required

a certain format or timing requirements, it might have a separate electronic payment

manager, such that all of its payments went to a single entity.

17.   Claim 13 is rejected under 35 U.S.C. 103(a) as being unpatentable over

Pickering+5, Logan, Geer, Lawlor and Official Notice as applied above, further in view of

US Patent Application 20030033228 filed 11/29/2001by Bosworth-Davies et al.

As to claim 13, the combination of Pickering+5, Logan, Geer, Lawlor and Official

Notice does not specifically teach the elements of claim 13. Bosworth Davies teaches

them as follows:

Bosworth-Davies paragraph 36 page 3 teaches searching a database to locate

financial transactions. BD in paragraphs 63-65 page 5 and their tables teach rules used

to identify suspicious transactions including numerous constants (parameters and

thresholds) such as

- Identifying a withdrawal value associated with a withdrawal transaction where the

  value exceeds a threshold

- and identifying a deposit value associated with a deposit where the deposit value

  is at least one of equal to and greater than a predetermined percentage of the

  withdrawal value. (withdrawal is compared to deposit in bounce rule paragraph

  83)

- And determining a first constant (score) by dividing a time period to withdraw a

  predetermined percentage of said withdrawal value by said withdrawal value

Bosworth-Davies teaches in paragraph 34 analyzing said first constant (score) to

facilitate said audit when the first constant is at least one of equal to and greater than a

constant threshold. Bosworth-Davies paragraphs 46-47 page 4 teach applying a marker

to the financial transaction account when the first constant is at least one of equal to

and greater than the constant threshold, and determining by said marker a second

constant which is indicative of at least one of a previous account transaction and a

future account transaction. Bosworth-Davies claim 13 teaches determining when a

pattern exists by comparing said second constant to said first constant.

It would have been obvious to a person of ordinary skill in the art at the time of

the invention to modify Pickering+5, Logan, Geer, Lawlor and Official Notice to add the

elements of claim 13 in order to gain the benefits of integration and to satisfy bank

regulations requiring suspicious transactions to be identified.

Conclusion

18.   While portions of interest have been indicated, all references should be

considered for the entirety of their teachings.

19.   Any inquiry concerning this communication or earlier communications from the

examiner should be directed to Ann Loftus whose telephone number is 571-272-7342.

The examiner can normally be reached on M-F 8-4.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Kambiz Abdi can be reached on 571-272-6702. The fax phone number for

the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the

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system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

AL

/Susanna M. Diaz/
Primary Examiner, Art Unit 3692